QUITCLAIM DEED WITH COVENANT CORPORATE GRANTOR

KNOW ALL BY THESE PRESENTS.

THAT GMAC Mortgage Corporation f/k/a GMAC Mortgage Corporation of PA, a corporation organized and existing under the laws of the Commonwealth of Pennsylvania, with a principal place of business in Horsham, Pennsylvania, acting pursuant to a Judgment of Foreclosure and Sale entered on July 23, 2003, in District Seven, Division of Northern Kennebec, located in Waterville, Maine, Docket No. WAT-03-RE-28, under 14 M.R.S.A. §§6321 et seg. for the foreclosure of the Mortgage given by James R. Champagne and Doris A. Champagne to GMAC Mortgage Corporation of PA, dated January 9, 1996, and recorded in the Kennebec County Registry of Deeds in Book 5051, Page 283, in consideration of One Dollar (\$1.00) and other valuable consideration paid GRANTS to The Secretary of the Department of Veterans Affairs, an Officer of the United States of America, whose address is c/o Chief, Loan Service and Claims, Veterans Administration, Norris Cotton Federal Building, 275 Chestnut Street, Manchester, NH 03101, hereinafter called "Grantee", and his/her successors in such office, as such and his/her or their assigns forever,

A certain lot or parcel of land with the buildings thereon, situated at 8 Collins Street, Waterville, Maine, being more particularly described in the attached Exhibit A.

Grantor also assigns and transfers to Grantee herein all of said Grantor's claims and notes and the judgment, if any, thereon representing the indebtedness heretofore secured by liens on the property hereinabove described and which liens were heretofore foreclosed.

TO HAVE AND TO HOLD the same, together with all privileges and appurtenances thereunto belonging, to the said GMAC Mortgage Corporation f/k/a GMAC Mortgage Corporation of PA, its successors and assigns forever.

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IN WITNESS WHEREOF, GMAC Mortgage Corporation f/k/a GMAC Mortgage

Corporation of PA has caused this instrument to be signed in its corporate name by

Mary Taylor, its Limited Signing Officer, this 27th day of July, 2004.

Signed and Delivered in the Presence of:

GMAC Mortgage Corporation f/k/a GMAC

Mortgage Corporation of PA

Printed Name Mary Taylor

Its Limited Signing Officer

SE

COMMONWEALTH OF PENNSYLVANIA Montgomery, ss.

July 27, 2004

Then personally appeared the above named Mary Taylor, Limited Signing Officer, of GMAC Mortgage Corporation f/k/a GMAC Mortgage Corporation of PA and acknowledged the foregoing instrument to be his/her free act and deed, and the free act and deed of GMAC Mortgage Corporation f/k/a GMAC Mortgage Corporation of PA.

Before n

Notary Public

Printed Name

3112006

My Commission Expires

Notarial Seal Brenda Stachle, Notary Public Perkasie Twp., Bucks County My Commission Expires Mar. 11, 2006

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A CERTAIN lot or parcel of land with the buildings thereon, situate in Waterville, County of Kennebec and State of Maine, being more particularly bounded and described as follows, to wit:

LOT numbered 110 on a plan of the Bacon and Seavey Lots in said Waterville made for Frazier Gilman by I. E. Getchell, C. E., August 25, 1886.

SAID lot is bounded northerly one hundred (100) feet by Lot No. 111 on said plan; easterly sixty (60) feet by land of owners unknown; southerly one hundred (100) feet by Lot No. 109 on said plan; and westerly sixty (60) feet by Collins Street, so-called.

BEING the same premises conveyed to James R. Champagne and Doris A. Champagne by Deed of Guardian and Conservator from Frances M. Murphy, Guardian and Conservator of Gladys P. Mooers, to be recorded in the Kennebec County Registry of Deeds concurrent herewith.

Received Kennebec SS. 88/82/2004 9:244M # Pages 3 Attest: BEVERLY BUSTIM-HATHEWAY REGISTER OF DEEDS